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| Fill in this information to identify your case: | | |
|---|---------------------------------|---------------------------------|
| United States Bankruptcy Court for the: | | |
| NORTHERN DISTRICT OF ILLINOIS | _ | |
| Case number (if known) | _ Chapter you are filing under: | |
| | Chapter 7 | |
| | ☐ Chapter 11 | |
| | ☐ Chapter 12 | |
| | ☐ Chapter 13 | Check if this an amended filing |

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Pai | rt 1: | Identity Yourself | | |
|-----|---|---|--|---|
| | | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
| 1. | You | r full name | | |
| | your pictu exar licer Brin- iden | e the name that is on a government-issued ure identification (for nple, your driver's use or passport). g your picture tification to your ting with the trustee. | Wallace First name F Middle name Mitchell Last name and Suffix (Sr., Jr., II, III) | First name Middle name Last name and Suffix (Sr., Jr., II, III) |
| 2. | use Inclu | other names you have d in the last 8 years ude your married or den names. | | |
| 3. | you num Indi | y the last 4 digits of r Social Security aber or federal vidual Taxpayer utification number | xxx-xx-4295 | |

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Case number (if known)

Debtor 1 Wallace F Mitchell

| 4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): | | | |
|--|---|---|--|--|--|--|
| | | ■ I have not used any business name or EINs. | ☐ I have not used any business name or EINs. | | | |
| | Include trade names and doing business as names | Business name(s) | Business name(s) | | | |
| | | EINs | EINs | | | |
| 5. | Where you live | 2219 Highwood Road McHenry, IL 60051 | If Debtor 2 lives at a different address: | | | |
| | | Number, Street, City, State & ZIP Code | Number, Street, City, State & ZIP Code | | | |
| | | McHenry | - Country | | | |
| | | County | County | | | |
| | | If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. | If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. | | | |
| | | Number, P.O. Box, Street, City, State & ZIP Code | Number, P.O. Box, Street, City, State & ZIP Code | | | |
| 6. | Why you are choosing this district to file for | Check one: | Check one: | | | |
| | bankruptcy | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. | | | |
| | | ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.) | ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.) | | | |
| | | | | | | |

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Case number (if known) Debtor 1 Wallace F Mitchell

| ar | Tell the Court About | Your B | Sankruptcy Ca | ase | | | | | |
|-----|---|--------------------------|-----------------|--|--|--|-----------|--|--|
| 7. | The chapter of the Bankruptcy Code you are | | | | of each, see <i>Notice Required by</i> page 1 and check the appropriat | 11 U.S.C. § 342(b) for Individuals Filing for Bankru e box. | ptcy | | |
| | choosing to file under | ■ Chapter 7 □ Chapter 11 | | | | | | | |
| | | | | | | | | | |
| | | ☐ Chapter 12 | | | | | | | |
| | | □с | hapter 13 | | | | | | |
| | | | | | | | | | |
| 3. | How you will pay the fee | | about how yo | ou may pay. Typio attorney is subm | cally, if you are paying the fee yo | k with the clerk's office in your local court for more urself, you may pay with cash, cashier's check, or alf, your attorney may pay with a credit card or che | money | | |
| | | | | | allments. If you choose this option (Official Form 103A). | on, sign and attach the Application for Individuals to | o Pay | | |
| | | | but is not req | uired to, waive yo | our fee, and may do so only if yo | n only if you are filing for Chapter 7. By law, a judg ur income is less than 150% of the official poverty | line that | | |
| | | | | | | n installments). If you choose this option, you must ial Form 103B) and file it with your petition. | fill out | | |
|). | Have you filed for | ■ No | _ | | | | | | |
| | bankruptcy within the | _ | | | | | | | |
| | last 8 years? | □ Ye | es. District | | When | Case number | | | |
| | | | District | | When | Case number Case number | | | |
| | | | District | · | When | Case number | | | |
| | | | District | - | Wildli | Outer Humber | | | |
| 10. | Are any bankruptcy cases pending or being | ■ No | 0 | | | | | | |
| | filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? | □ Ye | es. | | | | | | |
| | | | Debtor | | | Relationship to you | | | |
| | | | District | | When | Case number, if known | | | |
| | | | Debtor | | | Relationship to you | | | |
| | | | District | | When | Case number, if known | | | |
| 11. | Do you rent your residence? | ■ No | Go to I | line 12. | | | | | |
| | rodiuditos: | □ Ye | es. Has yo | our landlord obtai | ned an eviction judgment agains | t you and do you want to stay in your residence? | | | |
| | | | | No. Go to line 1 | 2. | | | | |
| | | | | Yes. Fill out <i>Init</i> bankruptcy petit | | Judgment Against You (Form 101A) and file it with | this | | |
| | | | | | | | | | |

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| | | Document | Page 4 01 46 | |
|----------|--------------------|----------|------------------------|--|
| Debtor 1 | Wallace F Mitchell | | Case number (if known) | |

| Part | Report About Any Bu | sinesses | You Owr | as a Sole Propriet | or | | |
|--|---|--------------|---|---|---|--|--|
| 12. | Are you a sole proprietor of any full- or part-time business? | ■ No. | Go to | Part 4. | | | |
| | | ☐ Yes. | Name | and location of busi | iness | | |
| | A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. | | Name of business, if any | | | | |
| | If you have more than one sole proprietorship, use a separate sheet and attach | | Numb | oer, Street, City, Stat | e & ZIP Code | | |
| | it to this petition. | | Chec | k the appropriate box | x to describe your business: | | |
| | | | | Health Care Busin | ess (as defined in 11 U.S.C. § 101(27A)) | | |
| | | | | Single Asset Real | Estate (as defined in 11 U.S.C. § 101(51B)) | | |
| | | | | Stockbroker (as de | efined in 11 U.S.C. § 101(53A)) | | |
| | | | | Commodity Broker | r (as defined in 11 U.S.C. § 101(6)) | | |
| | | | | None of the above | | | |
| Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you | | | s. If you ir ns, cash-f s.C. 1116 | court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure | | | |
| | For a definition of small | No. | ı am ı | not filing under Chap | ter 11. | | |
| | business debtor, see 11 U.S.C. § 101(51D). | □ No. | I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Code. | | | | |
| | | ☐ Yes. | I am f | iling under Chapter | 11 and I am a small business debtor according to the definition in the Bankruptcy Code. | | |
| Part | 4: Report if You Own or | Have Any | Hazardo | ous Property or Any | / Property That Needs Immediate Attention | | |
| | Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? | ■ No. □ Yes. | | the hazard? | | | |
| | Or do you own any property that needs immediate attention? | | | diate attention is why is it needed? | | | |
| | For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? | | Where is | s the property? | Number, Street, City, State & Zip Code | | |
| | | | | | | | |

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Debtor 1 Wallace F Mitchell Document Page 5 of 46 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| I am not required to receive a briefing about credit |
|--|
| counseling because of: |

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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| Dep | tor 1 Wallace F Mitchel | | Document | C | Case number (if kno | own) |
|------|---|--|---|--|---|---|
| Part | t 6: Answer These Quest | ions for Rep | porting Purposes | | | |
| 16. | What kind of debts do you have? | | Are your debts primarily consum ndividual primarily for a personal, fa | | | 11 U.S.C. § 101(8) as "incurred by an |
| | | [| ☐ No. Go to line 16b. | | | |
| | | ı | Yes. Go to line 17. | | | |
| | | | Are your debts primarily busines money for a business or investment | | | |
| | | [| ☐ No. Go to line 16c. | | | |
| | | [| ☐ Yes. Go to line 17. | | | |
| | | 16c. S | State the type of debts you owe tha | t are not consumer debts | s or business debt | ds |
| 17. | Are you filing under Chapter 7? | □ No. I | am not filing under Chapter 7. Go | to line 18. | | |
| | Do you estimate that after any exempt property is excluded and | | am filing under Chapter 7. Do you are paid that funds will be available | | | excluded and administrative expenses |
| | administrative expenses | ı | No | | | |
| | are paid that funds will be available for distribution to unsecured creditors? | [| □Yes | | | |
| 18. | How many Creditors do you estimate that you owe? | ■ 1-49 □ 50-99 □ 100-199 □ 200-999 |) | ☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000 | | □ 25,001-50,000 □ 50,001-100,000 □ More than100,000 |
| 19. | How much do you estimate your assets to be worth? | \$100,00 | 0,000 I - \$100,000 01 - \$500,000 01 - \$1 million | □ \$1,000,001 - \$10 mill □ \$10,000,001 - \$50 m □ \$50,000,001 - \$100 m □ \$100,000,001 - \$500 | nillion million | □ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion |
| 20. | How much do you estimate your liabilities to be? | \$100,00 | 0,000 1 - \$100,000 01 - \$500,000 01 - \$1 million | □ \$1,000,001 - \$10 mill □ \$10,000,001 - \$50 m □ \$50,000,001 - \$100 m □ \$100,000,001 - \$500 | nillion million | □ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion |
| Part | t7: Sign Below | | | | | |
| For | you | If I have ch United Stat If no attorn document, I request re I understar bankruptcy and 3571. | tes Code. I understand the relief aver the sey represents me and I did not pay I have obtained and read the notice elief in accordance with the chapter and making a false statement, concein case can result in fines up to \$250 ce F Mitchell Mitchell of Debtor 1 | aware that I may proceed vailable under each chapter or agree to pay someon e required by 11 U.S.C. § of title 11, United States realing property, or obtaining,000, or imprisonment for | d, if eligible, under ter, and I choose the who is not an at § 342(b). S Code, specified in the money or proper up to 20 years, we will be seen to 20 years. | Chapter 7, 11,12, or 13 of title 11, to proceed under Chapter 7. Ittorney to help me fill out this In this petition. erty by fraud in connection with a or both. 18 U.S.C. §§ 152, 1341, 1519, |

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Debtor 1 Wallace F Mitchell Page 7 01 40

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

| | a Tsoukalas-Heitkemper Attorney for Debtor | Date | February 8, 2017 MM / DD / YYYY |
|-------------------------------|---|---------------|---------------------------------|
| Katerina T | soukalas-Heitkemper | | |
| Bruning & Firm name | Associates, P.C. | | |
| Crystal La | ierce Drive, Suite 900 ke, IL 60014 | | |
| Number, Street, Contact phone | City, State & ZIP Code 815-455-3000 | Email address | kheitkemper@bruninglaw.com |
| Bar number & St | | <u> </u> | |

Certificate Number: 17082-ILN-CC-028730875



CERTIFICATE OF COUNSELING

I CERTIFY that on February 7, 2017, at 3:49 o'clock PM MST, WALLACE F MITCHELL received from Summit Financial Education, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: February 7, 2017 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

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|----|----------|--------------|
| | | |
| 9: | | |

| Fill in this infor | rmation to identify your | case: | | | | | |
|-----------------------------|--------------------------|-------------------|-------------|--|--|--|--|
| Debtor 1 Wallace F Mitchell | | | | | | | |
| | First Name | Middle Name | Last Name | | | | |
| Debtor 2 | | | | | | | |
| (Spouse if, filing) | First Name | Middle Name | Last Name | | | | |
| United States Ba | ankruptcy Court for the: | NORTHERN DISTRICT | OF ILLINOIS | | | | |
| Case number | | | | | | | |
| (if known) | | | | | | | |
| | | | | | | | |

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

| Par | Summarize Your Assets | | |
|-----|--|-------------|---------------------------|
| | | | assets of what you own |
| 1. | Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B | \$ | 317,000.00 |
| | 1b. Copy line 62, Total personal property, from Schedule A/B | \$ | 5,025.00 |
| | 1c. Copy line 63, Total of all property on Schedule A/B | \$ | 322,025.00 |
| Par | 12: Summarize Your Liabilities | | |
| | | | iabilities nt you owe |
| 2. | Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D | \$ | 251,465.00 |
| 3. | Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F | \$ | 0.00 |
| | 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F | \$ | 10,304.00 |
| | Your total liabilities | \$ | 261,769.00 |
| Par | 3: Summarize Your Income and Expenses | | |
| 4. | Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I | \$ | 1,460.00 |
| 5. | Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J | \$ | 2,525.00 |
| Par | 4: Answer These Questions for Administrative and Statistical Records | | |
| 6. | Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you | ur other sc | hedules. |
| 7. | Yes What kind of debt do you have? | | |
| | Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a consumer debts are primarily for a consumer debts." | a personal | , family, or |

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Case number (if known) Document

Debtor 1 Wallace F Mitchell

| 8. | From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14. | \$ 0.00 |
|----|--|------------|
| | | |

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

| From Part 4 on Schedule E/F, copy the following: | Total | l claim |
|--|-------|---------|
| 9a. Domestic support obligations (Copy line 6a.) | \$ | 0.00 |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | \$ | 0.00 |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | \$_ | 0.00 |
| 9d. Student loans. (Copy line 6f.) | \$_ | 0.00 |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$_ | 0.00 |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | +\$_ | 0.00 |
| 9g. Total. Add lines 9a through 9f. | \$ | 0.00 |

| | Case 1 | 7-80259 | Doc 1 | | 02/08/17 ument | Entered 02/08/1 Page 11 of 46 | 7 15:39: | 38 De: | sc M | ain |
|----------------------------|--------------------------------------|-----------------|-------------------------------------|-------------|--|--|--------------------------|---|---------|--|
| Fill in thi | is information | to identify y | our case and | this filing | : | | | | | |
| Debtor 1 | Wa | Ilace F Mite | chell | | | | | | | |
| | First | Name | Midd | dle Name | | Last Name | | | | |
| Debtor 2 (Spouse, if f | filing) First | Name | Midd | dle Name | | Last Name | | | | |
| United St | tates Bankrupto | cy Court for th | ne: NORTHE | RN DIST | RICT OF ILLIN | IOIS | | | | |
| Case nur | mber | | | | | - | | | _ | Check if this is an mended filing |
| Schen each cathink it fits | best. Be as co | /B: Pro | cribe items. Lis curate as possi | ble. If two | married people | n asset fits in more than one are filing together, both are e top of any additional pages, | equally respo | nsible for su | pplying | correct |
| Part 1: D | escribe Each R | esidence, Buil | ding, Land, or C | Other Real | Estate You Ow | n or Have an Interest In | | | | |
| . Do you | own or have an | y legal or equi | table interest in | any reside | ence, building, | land, or similar property? | | | | |
| ■ Yes. | Go to Part 2. Where is the pro | operty? | | | | | | | | |
| 1.1 | | Dood | | What | is the property | ? Check all that apply | | | | |
| | 9 Highwood at address, if availab | | ption | _ = | Single-family h Duplex or mult Condominium | i-unit building | the amount of | educt secured claims or exemptions. Put int of any secured claims on Schedule D: who Have Claims Secured by Property. | | |
| McI | Henry | IL | 60051-0000 | | Manufactured Land | or mobile home | Current valuentire prope | | | ent value of the |
| City | | State | ZIP Code | | Investment pro | pperty | | 7,000.00 | • | \$317,000.00 |
| | | | | | Timeshare Other | | | | | nership interest the entireties, or |
| | | | | Who I | has an interest | in the property? Check one | a life estate | - | | |
| | | | | | Debtor 1 only | | Fee simp | ie | | |
| | Henry | | | _ 📙 | Debtor 2 only | | | | | |
| Coun | ity | | | | Debtor 1 and D | • | | if this is com | munity | property |
| | | | | 011 | | the debtors and another | ` | nstructions) | | |
| | | | | | information yo | ou wish to add about this item on number: | ı, sucn as loc | aı | | |

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$317,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

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| 3.1 | ⁄es | | | |
|-----|---|---|--|--|
| | Make: Oldsmobile Model: 98 | Who has an interest in the property? Check one Debtor 1 only | the amount of any secure | claims or exemptions. Put ed claims on Schedule D: ims Secured by Property. |
| 1 | Other information: | ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another | Current value of the entire property? | Current value of the portion you own? |
| | No airconditioning, faulty he | Check if this is community property (see instructions) | \$500.00 | \$500.00 |
| 3.2 | Make: Chevrolet Model: Suburban | Who has an interest in the property? Check one Debtor 1 only | the amount of any secure | elaims or exemptions. Put ed claims on Schedule D: ims Secured by Property. |
| | Year: 2001 | Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another | Current value of the entire property? | Current value of the portion you own? |
| | No airconditioning, faulty he | Check if this is community property (see instructions) | \$2,200.00 | \$2,200.00 |
| | Make: Hovercraft Model: | Who has an interest in the property? Check one Debtor 1 only | the amount of any secure | claims or exemptions. Put ed claims on Schedule D: ims Secured by Property. |
| | Model: | ■ Debtor 1 only | the amount of any secure | ed claims on Schedule D: |
| | Model: Year: Other information: | Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another | the amount of any secure Creditors Who Have Clar Current value of the entire property? | ed claims on Schedule D: ims Secured by Property. Current value of the portion you own? |
| | Model: Year: | Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property | the amount of any secure Creditors Who Have Clar Current value of the | ed claims on Schedule D: ims Secured by Property. Current value of the |
| 4.2 | Model: Year: Other information: Has two, neither run and lik | Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property | the amount of any secure Creditors Who Have Class Current value of the entire property? \$100.00 Do not deduct secured of the amount of any secure | ed claims on Schedule D: ims Secured by Property. Current value of the portion you own? |
| 4.2 | Model: Year: Other information: Has two, neither run and lik couldn't even be sold for pa Make: Buehler Model: Year: | Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only | the amount of any secure Creditors Who Have Class Current value of the entire property? \$100.00 Do not deduct secured of the amount of any secure | ed claims on Schedule D: ims Secured by Property. Current value of the portion you own? \$100.00 |
| 4.2 | Model: Year: Other information: Has two, neither run and lik couldn't even be sold for pa Make: Buehler Model: Year: Other information: Once converted into fireboa for local firestation. Has be sitting in the backyard for yand is flooded and | Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) | the amount of any secure Creditors Who Have Class Current value of the entire property? \$100.00 Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the | ed claims on Schedule D: ims Secured by Property. Current value of the portion you own? \$100.00 claims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the |
| Ad | Model: Year: Other information: Has two, neither run and lik couldn't even be sold for pa Make: Buehler Model: Year: Other information: Once converted into fireboa for local firestation. Has be sitting in the backyard for y and is flooded and deteriorating | Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) | the amount of any secure Creditors Who Have Class Current value of the entire property? \$100.00 Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the entire property? Unknown | ed claims on Schedule D: ims Secured by Property. Current value of the portion you own? \$100.00 claims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the portion you own? |

Official Form 106A/B Schedule A/B: Property

Debtor 1

Document Page 13 of 46 Case number (if known) Debtor 1 Wallace F Mitchell 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe..... Dishes, silverware, microwave, refridgerator, stove, 2 couches, end tables, tv stand, table and chairs, 2 beds, 2 nightstands, desk. \$1,500.00 amd dresser \$300.00 lawn mower, tool box, tools, lawncare items, pool cleaning items 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... \$50.00 tν 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$375.00 necessary wearing apparel 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,225.00 for Part 3. Write that number here

Case 17-80259

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Desc Main

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Case number (if known)

Document Debtor 1 Wallace F Mitchell

| P | art 4: Describe Your Financial Assets | |
|----|--|---|
| D | o you own or have any legal or equitable interest in any of the following? | Current value of the portion you own? Do not deduct secured claims or exemptions. |
| 16 | Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes | |
| 17 | Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage house institutions. If you have multiple accounts with the same institution, list each. No | es, and other similar |
| | ☐ Yes | |
| 18 | Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No | |
| | Yes Institution or issuer name: | |
| 19 | Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in a joint venture No | an LLC, partnership, and |
| | ☐ Yes. Give specific information about them | |
| 20 | Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them Issuer name: | |
| 21 | . Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No | 3 |
| | ☐ Yes. List each account separately. Type of account: Institution name: | |
| 22 | . Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, | or others |
| | ■ No □ Yes | |
| 23 | . Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) | |
| | ■ No □ Yes Issuer name and description. | |
| 24 | Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). | n. |
| | ■ No □ Yes | |
| 25 | Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercise | able for your benefit |
| | ■ No □ Yes. Give specific information about them | |
| 26 | Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No | |
| | ☐ Yes. Give specific information about them | |

Official Form 106A/B

| | | Case 17-80259 | Doc 1 | Filed 02/08/17 Document | Entered 02/08/17 15:39:38 Page 15 of 46 | Desc Main | | | | |
|----|---|--|------------------|----------------------------|--|--|--|--|--|--|
| De | ebtor 1 | Wallace F Mitchell | | Boodinent | Case number (if known) | | | | | |
| | 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No □ Yes. Give specific information about them | | | | | | | | | |
| М | onev or p | property owed to you? | | | | Current value of the | | | | |
| | , | ,, | | | | portion you own? Do not deduct secured claims or exemptions. | | | | |
| | ■ No | unds owed to you Give specific information ab | oout them, inc | luding whether you alre | ady filed the returns and the tax years | | | | | |
| | ■ No | | | ısal support, child suppo | ort, maintenance, divorce settlement, property | settlement | | | | |
| | Examp | mounts someone owes y les: Unpaid wages, disabilit benefits; unpaid loans Give specific information | ty insurance p | | efits, sick pay, vacation pay, workers' comper | nsation, Social Security | | | | |
| | Example ■ No | Name the insurance compa | | | HSA); credit, homeowner's, or renter's insurar Beneficiary: | Surrender or refund value: | | | | |
| | If you a someon | erest in property that is done the beneficiary of a living the has died. Give specific information | | | ed surance policy, or are currently entitled to rece | eive property because | | | | |
| | Example ■ No | against third parties, whe les: Accidents, employment | | | it or made a demand for payment s to sue | | | | | |
| | ■ No | ontingent and unliquidate Describe each claim | ed claims of | every nature, includin | g counterclaims of the debtor and rights to | set off claims | | | | |
| | ■ No | ancial assets you did not Give specific information | already list | | | | | | | |
| 36 | | | | • | ny entries for pages you have attached | \$0.00 | | | | |
| Pa | rt 5: Des | cribe Any Business-Related | Property You | Own or Have an Interest I | In. List any real estate in Part 1. | | | | | |
| 37 | Do vou o | wn or have any legal or equi | table interest i | n any business-related n | roperty? | | | | | |
| | No. Go | , , | | ,see rolated p | | | | | | |
| [| ☐ Yes. G | o to line 38. | | | | | | | | |

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| Debtor 1 | Wallace F Mitchell | Case number (if know | m) | | | | |
|--|--|--|--------------|--|--|--|--|
| Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. | | | | | | | |
| 6. Do yo ı | ı own or have any legal or equitable interest in any farm | n- or commercial fishing-related property? | | | | | |
| ■ No. | Go to Part 7. | | | | | | |
| ☐ Yes | s. Go to line 47. | | | | | | |
| Part 7: | Describe All Property You Own or Have an Interest in That Yo | ou Did Not List Above | | | | | |
| • | u have other property of any kind you did not already lis | at? | | | | | |
| ■ No | oros. Codoon donoto, country ords moniporonip | | | | | | |
| | Give specific information | | | | | | |
| 54. Add 1 | the dollar value of all of your entries from Part 7. Write t | hat number here | \$0.00 | | | | |
| Part 8: | List the Totals of Each Part of this Form | | | | | | |
| 55. Part | 1: Total real estate, line 2 | | \$317,000.00 | | | | |
| 56. Part 2 | 2: Total vehicles, line 5 | \$2,800.00 | | | | | |
| 57. Part 3 | 3: Total personal and household items, line 15 | \$2,225.00 | | | | | |
| 58. Part 4 | 4: Total financial assets, line 36 | \$0.00 | | | | | |
| 59. Part : | 5: Total business-related property, line 45 | \$0.00 | | | | | |
| 60. Part (| 6: Total farm- and fishing-related property, line 52 | \$0.00 | | | | | |
| 61 Part | 7. Total other property not listed line 54 | + \$0.00 | | | | | |

\$5,025.00

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 6

62. Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$5,025.00

\$322,025.00

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Page 17 of 46 Document Fill in this information to identify your case: Debtor 1 **Wallace F Mitchell** Middle Name First Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

| | Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own | Am | ount of the exemption you claim | Specific laws that allow exemption |
|--|--|--------------------------------------|-----|---|------------------------------------|
| | | Copy the value from Schedule A/B | Che | eck only one box for each exemption. | |
| | 2219 Highwood Road McHenry, IL 60051 McHenry County | \$317,000.00 | | \$15,000.00 | 735 ILCS 5/12-901 |
| | Line from Schedule A/B: 1.1 | | | 100% of fair market value, up to any applicable statutory limit | |
| | 1994 Oldsmobile 98 142,650 miles No airconditioning, faulty heat | \$500.00 | | \$500.00 | 735 ILCS 5/12-1001(b) |
| | Line from Schedule A/B: 3.1 | | | 100% of fair market value, up to any applicable statutory limit | |
| | 2001 Chevrolet Suburban 160,554 miles | \$2,200.00 | | \$2,200.00 | 735 ILCS 5/12-1001(c) |
| | No airconditioning, faulty heat Line from <i>Schedule A/B</i> : 3.2 | | | 100% of fair market value, up to any applicable statutory limit | |
| | Hovercraft Has two, neither run and likely | \$100.00 | | \$100.00 | 735 ILCS 5/12-1001(b) |
| | couldn't even be sold for parts Line from Schedule A/B: 4.1 | | | 100% of fair market value, up to any applicable statutory limit | |
| | Dishes, silverware, microwave, refridgerator, stove, 2 couches, end | \$1,500.00 | | \$1,500.00 | 735 ILCS 5/12-1001(b) |
| | tables, tv stand, table and chairs, 2 beds, 2 nightstands, desk. amd dresser | | | 100% of fair market value, up to any applicable statutory limit | |
| | Line Irom Scheaule A/B: 0.1 | | | | |

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Case number (if known)

| | Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own | Am | ount of the exemption you claim | Specific laws that allow exemption |
|----|--|--------------------------------------|---------|---|------------------------------------|
| | | Copy the value from Schedule A/B | Che | ck only one box for each exemption. | |
| | lawn mower, tool box, tools, lawncare items, pool cleaning items | \$300.00 | | \$300.00 | 735 ILCS 5/12-1001(b) |
| | Line from Schedule A/B: 6.2 | | | 100% of fair market value, up to any applicable statutory limit | |
| | tv Line from Schedule A/B: 7.1 | \$50.00 | | \$50.00 | 735 ILCS 5/12-1001(b) |
| | Line Holli Schedule AVD. 1.1 | | | 100% of fair market value, up to any applicable statutory limit | |
| | necessary wearing apparel Line from Schedule A/B: 11.1 | \$375.00 | | \$375.00 | 735 ILCS 5/12-1001(a) |
| | Line nom Schedule A/B. 11.1 | | | 100% of fair market value, up to any applicable statutory limit | |
| 3. | Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every No | | | led on or after the date of adjustme | nt.) |
| | Yes. Did you acquire the property cover | ed by the exemption wi | ithin 1 | ,215 days before you filed this case | ? |
| | □ No | | | | |
| | ☐ Yes | | | | |

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|--|---------------------------------------|---|--------------------|--|--|----------------------|
| Fill in t | his information to identify yo | ur case: | | | | |
| Debtor | 1 Wallace F Mitcl | hell | | | | |
| | First Name | Middle Name | Last Name | | | |
| Debtor (Spouse if | | Middle Name | Last Name | | | |
| | | | | | | |
| United : | States Bankruptcy Court for the | e: NORTHERN DISTRICT OF ILLI | NOIS | | | |
| Case n | umber | | | | | |
| (if known) | | | | | | if this is an |
| | | | | | ameno | ded filing |
| Officia | al Form 106D | | | | | |
| | | s Who Have Claims S | Secured | by Propert | V | 12/15 |
| Do any. ا ロ | Yes. Fill in all of the information | this form to the court with your other s | schedules. You | | · | |
| 2. List a | III secured claims. If a creditor has | more than one secured claim, list the cred | litor separately | Column A | Column B | Column C |
| | | s a particular claim, list the other creditors tical order according to the creditor's name | | Amount of claim Do not deduct the | Value of collateral that supports this | Unsecured portion |
| 2.1 F i | irst Merit Bank | Describe the property that secures the | ne claim: | value of collateral. \$251,465.00 | claim \$317,000.00 | If any \$0.00 |
| | reditor's Name | 2219 Highwood Road McHen 60051 McHenry County | | 4201,100.00 | | |
| 295 First Merit Cir Akron, OH 44307 | | As of the date you file, the claim is: Capply. Contingent | Check all that | | | |
| Nu | umber, Street, City, State & Zip Code | ☐ Unliquidated | | | | |
| | | Disputed | | | | |
| _ | ves the debt? Check one. | Nature of lien. Check all that apply. | | | | |
| _ | or 1 only | An agreement you made (such as m car loan) | nortgage or secu | rea | | |
| | or 2 only or 1 and Debtor 2 only | ☐ Statutory lien (such as tax lien, mecl | haniala lian\ | | | |
| _ | ast one of the debtors and another | ☐ Statutory lien (such as tax lien, mech | nanics item) | | | |

Add the dollar value of your entries in Column A on this page. Write that number here: \$251,465.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: \$251,465.00

Last 4 digits of account number

Other (including a right to offset)

Part 2: List Others to Be Notified for a Debt That You Already Listed

Opened 07/04 Last Active

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

4872

 $\hfill\square$ Check if this claim relates to a

Date debt was incurred 6/25/14

community debt

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| | Cas | GC 17-00233 I | | Document | Page 2 | n of 46 | o De. | sc main |
|----------------------------------|---|---|-----------------------------------|---|---------------------|--|---------------|---------------------------|
| Fill in t | this informa | ation to identify your | | | 1 000 2 | | | |
| Debtor | 1 | Wallace F Mitche | II | | | | | |
| Bostor | | First Name | Middle N | lame | Last Name | | | |
| Debtor | | | | | | | | |
| (Spouse | if, filing) | First Name | Middle N | ıame | Last Name | | | |
| United | States Bank | kruptcy Court for the: | NORTHERI | N DISTRICT OF IL | LINOIS | | | |
| Case n | number | | | | | | | |
| (if known | | | | | | | | Check if this is an |
| | | | | | | | á | amended filing |
| Offici | al Form | 106F/F | | | | | | |
| | | F: Creditors W | /ho Have | Unsecured | l Claims | | | 12/15 |
| | | | | | | Part 2 for creditors with NONPR | NORITY cla | |
| Schedul left. Atta name an | e D: Creditor ich the Contii id case numb | rs Who Have Claims Secon nuation Page to this pagoer (if known). | cured by Prope ge. If you have | rty. If more space is no information to re | needed, copy | any creditors with partially sec the Part you need, fill it out, nu do not file that Part. On the top | mber the er | tries in the boxes on the |
| Part 1: | | of Your PRIORITY Ur | | | | | | |
| _ | • | s have priority unsecure | ed ciaims again | st you? | | | | |
| | No. Go to Par | rt 2. | | | | | | |
| Part 2: | Yes. | of Your NONPRIORIT | TV Uneocuros | l Claims | | | | |
| | | s have nonpriority unse | | | | | | |
| _ | - | | • | - , | | | | |
| | | nothing to report in this p | oart. Submit this | form to the court with | n your other sche | edules. | | |
| | Yes. | | | | | | | |
| uns | secured claim, n one creditor | list the creditor separatel | ly for each claim | . For each claim liste | d, identify what t | b holds each claim. If a creditor I type of claim it is. Do not list claim three nonpriority unsecured clain | is already in | cluded in Part 1. If more |
| | | | | | | | | Total claim |
| 4.1 | Amex | | | Last 4 digits of ac | count number | 8693 | | \$9,909.00 |
| | Nonpriority (| Creditor's Name | | | | Opened 11/96 Last Ac | tivo | |
| | Po Box 2 | | | When was the deb | ot incurred? | Opened 11/86 Last Ac 5/29/11 | live | |
| | | derdale, FL 33329 | | | <i>a</i> | | | _ |
| | | eet City State Zlp Code ed the debt? Check one. | | As of the date you | i file, the claim i | is: Check all that apply | | |
| | ■ Debtor 1 | | | ☐ Contingent | | | | |
| | Debtor 2 | • • | | ☐ Unliquidated | | | | |
| | | and Debtor 2 only | | ☐ Disputed | | | | |
| | _ | one of the debtors and an | other | Type of NONPRIO | RITY unsecured | d claim: | | |
| | | this claim is for a com | | Student loans | | | | |
| | debt | subject to offset? | | Obligations arisineport as priority cla | | ration agreement or divorce that | you did not | |
| | ■ No | | | Debts to pensio | n or profit-sharin | g plans, and other similar debts | | |
| | ☐ Yes | | | Other. Specify | Credit Card | <u> </u> | | |

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Document Page 21 of 46 Debtor 1 Wallace F Mitchell Case number (if know)

| Cap1/mnrds | Last 4 digits of account number | 0040 | \$39 |
|---|--|--|------|
| Nonpriority Creditor's Name 26525 N Riverwoods Blvd Mettawa, IL 60045 | When was the debt incurred? | Opened 05/09 Last Active 1/10/17 | |
| Number Street City State Zlp Code | As of the date you file, the claim | is: Check all that apply | |
| Who incurred the debt? Check one. | | | |
| ■ Debtor 1 only | ☐ Contingent | | |
| Debtor 2 only | ☐ Unliquidated | | |
| Debtor 1 and Debtor 2 only | ☐ Disputed | | |
| ☐ At least one of the debtors and another | Type of NONPRIORITY unsecured | d claim: | |
| ☐ Check if this claim is for a community | ☐ Student loans | | |
| debt Is the claim subject to offset? | Obligations arising out of a separeport as priority claims | ration agreement or divorce that you did not | |
| ■ No | Debts to pension or profit-sharing | g plans, and other similar debts | |
| Yes | Other. Specify Charge Acc | count | |
| Thd/cbna | Last 4 digits of account number | 4783 | \$ |
| Nonpriority Creditor's Name | _ | | |
| Po Box 6497 Sioux Falls, SD 57117 | When was the debt incurred? | Opened 02/10 Last Active 9/07/16 | |
| Number Street City State Zlp Code Who incurred the debt? Check one. | As of the date you file, the claim | is: Check all that apply | |
| ■ Debtor 1 only | ☐ Contingent | | |
| Debtor 2 only | ☐ Unliquidated | | |
| ☐ Debtor 1 and Debtor 2 only | Disputed | | |
| ☐ At least one of the debtors and another | Type of NONPRIORITY unsecured | d claim: | |
| ☐ Check if this claim is for a community | ☐ Student loans | | |
| debt Is the claim subject to offset? | ☐ Obligations arising out of a separeport as priority claims | ration agreement or divorce that you did not | |
| ■ No | Debts to pension or profit-sharing | g plans, and other similar debts | |
| □Yes | ■ Other. Specify Charge Acc | count | |

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

| | | | | Tota | Claim |
|-----------------------|-----|---|-----|------|-------|
| | 6a. | Domestic support obligations | 6a. | \$ | 0.00 |
| Total claims | | | | | |
| from Part 1 | 6b. | Taxes and certain other debts you owe the government | 6b. | \$ | 0.00 |
| | 6c. | Claims for death or personal injury while you were intoxicated | 6c. | \$ | 0.00 |
| | 6d. | Other. Add all other priority unsecured claims. Write that amount here. | 6d. | \$ | 0.00 |
| | 6e. | Total Priority. Add lines 6a through 6d. | 6e. | \$ | 0.00 |
| | | | | | Claim |
| Total | 6f. | Student loans | 6f. | \$ | 0.00 |
| claims from Part 2 | 6g. | Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. | \$ | 0.00 |
| | 6h. | Debts to pension or profit-sharing plans, and other similar debts | 6h. | \$ | 0.00 |

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Case number (if know) Document

Debtor 1 Wallace F Mitchell

| 6i. | Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. | \$ 10,304.00 |
|-----|---|-----|-----------------|
| 6j. | Total Nonpriority. Add lines 6f through 6i. | 6j. | \$ 10,304.00 |

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Document Page 23 of 46 Fill in this information to identify your case: Debtor 1 **Wallace F Mitchell** Middle Name First Name Last Name Debtor 2 First Name Middle Name (Spouse if, filing) Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known)

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

| I | Person or | company with | n whom you have the or, Street, City, State and ZIP Co | contract or lease | State what the contract or lease is for |
|-----|-----------|--------------|--|-------------------|---|
| 2.1 | | | | | |
| | Name | | | | - |
| | Name | | | | |
| | | | | | |
| | Number | Street | | | |
| | | | | | |
| | City | | State | ZIP Code | _ |
| 2.2 | | | | | |
| | Name | | | | _ |
| | Name | | | | |
| | | | | | |
| | Number | Street | | | - |
| | | | | | |
| | City | | State | ZIP Code | _ |
| 2.3 | Oity | | Otato | Zii Oodc | |
| 2.3 | | | | | _ |
| | Name | | | | |
| | | | | | |
| | Number | Street | | | _ |
| | Number | Olleet | | | |
| | City | | State | ZIP Code | _ |
| 0.4 | City | | State | ZIP Code | |
| 2.4 | | | | | _ |
| | Name | | | | |
| | | | | | |
| | | <u> </u> | | | _ |
| | Number | Street | | | |
| | | | | | _ |
| | City | | State | ZIP Code | |
| 2.5 | | | | | |
| | Name | | | | - |
| | | | | | |
| | | | | | _ |
| | Number | Street | | | |
| | | | | | |
| | City | | State | ZIP Code | |
| | | | · | | |

| | Case 17-80259 | Docume | | UZ/U8/17 15.39.38 | Desc Main |
|-----------------|---|-------------------------------|-----------------------|---|--|
| Fill in this | s information to identify your | Docume Case: | nt Page 24 d | 11 40 | |
| | | | | | |
| Debtor 1 | Wallace F Mitche | Middle Name | Last Name | | |
| Debtor 2 | . not realite | made Name | <u> </u> | | |
| (Spouse if, fil | ing) First Name | Middle Name | Last Name | | |
| United Sta | ates Bankruptcy Court for the: | NORTHERN DISTRICT | OF ILLINOIS | | |
| Case num | hher | | | | |
| (if known) | | | | | ☐ Check if this is an |
| | | | | | amended filing |
| Officia | l Form 106H | | | | |
| | dule H: Your Cod | ebtors | | | 12/15 |
| | | | | | |
| 1. Do | e and case number (if known) you have any codebtors? (If | • | | as a codebtor. | |
| ■ No | | | | | |
| ☐ Ye | S | | | | |
| | thin the last 8 years, have you na, California, Idaho, Louisiana | | | | ates and territories include |
| ■ No | . Go to line 3. | | | | |
| ☐ Ye | s. Did your spouse, former spo | use, or legal equivalent live | with you at the time? | | |
| | | | | | |
| in lin Form | e 2 again as a codebtor only i | if that person is a guarant | for or cosigner. Make | sure you have listed the o | vith you. List the person shown creditor on Schedule D (Official hedule E/F, or Schedule G to fill |
| | Column 1: Your codebtor Name, Number, Street, City, State and Z | IP Code | | Column 2: The credit Check all schedules the | or to whom you owe the debt hat apply: |
| 3.1 | | | | ☐ Schedule D, line | |
| | Name | | | ☐ Schedule E/F, line | |
| | | | | ☐ Schedule G, line | |
| | Number Street | | | _ | |
| | City | State | ZIP Code | | |
| | | | | Польть в п | |
| 3.2 | Name | | | ☐ Schedule D, line ☐ Schedule E/F, line | |
| | | | | ☐ Schedule E/F, line | |

Street

State

Number

City

ZIP Code

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| E-11 | · | | | | | | | | |
|--------------------|---|---|--|-----------------------|------------|--|---------------------------|---------------------------|-----------------|
| | in this information to identify you | urcase: F Mitchell | | | | | | | |
| | otor 2 puse, if filing) | | | | | | | | |
| Uni | ted States Bankruptcy Court fo | the: NORTHERN DISTRIC | CT OF ILLINOIS | | | | | | |
| | se number nown) | | - | | | Check if this is: An amended A suppleme 13 income a | nt showing | | |
| 0 | fficial Form 106I | | | | | MM / DD/ Y | | ownig dato. | |
| S | chedule I: Your II | ncome | | | | 1011017 2527 1 | | | 12/15 |
| sup spo atta | as complete and accurate as plying correct information. If use. If you are separated and ch a separate sheet to this fo | you are married and not fili your spouse is not filing w rm. On the top of any additi | ng jointly, and your s ith you, do not includ | spouse i de inforr | s living v | with you, inclu bout your spo | de informa use. If mor | ation about e space is | your needed, |
| 1. | Fill in your employment information. | | Debtor 1 | | | Debtor 2 | or non-filir | ng spouse | |
| | If you have more than one job, | | ☐ Employed | ☐ Employed | | | yed | | |
| | attach a separate page with information about additional employers. | Employment status | ■ Not employed | ■ Not employed | | | nployed | | |
| | Include part-time, seasonal, c | Occupation | | | | | | | |
| | self-employed work. | Employer's name | | | | | | | |
| | Occupation may include stude or homemaker, if it applies. | ent Employer's address | | | | | | | |
| | | How long employed t | here? | | | | | | |
| Par | t 2: Give Details About | Monthly Income | | | | | | | |
| | mate monthly income as of thuse unless you are separated. | ne date you file this form. If | you have nothing to re | eport for | any line, | write \$0 in the | space. Inclu | ıde your noı | n-filing |
| • | u or your non-filing spouse hav e space, attach a separate shee | | ombine the information | n for all e | mployers | s for that persor | n on the line | es below. If | you need |
| | | | | | Foi | r Debtor 1 | For Debt | or 2 or g spouse | |
| 2. | List monthly gross wages, a deductions). If not paid month | | | 2. | \$ | 0.00 | \$ | N/A | |
| 3. | Estimate and list monthly o | vertime pay. | | 3. | +\$ | 0.00 | +\$ | N/A | |
| 4. | Calculate gross Income. Ad | dd line 2 + line 3. | | 4. | \$ | 0.00 | \$ | N/A | |

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| Deb | tor 1 | Wallace F Mitchell | _ | Ca | ise number (<i>if kno</i> | own) | | | | |
|-----|---------------|---|------------|----------|----------------------------|------|-------------|-----------------|------------------|-----------------|
| | | | | F | or Debtor 1 | | | Debtor 2 | | |
| | Сор | y line 4 here | 4. | \$ | 0. | .00 | \$ | 9 0 | N/A | |
| 5. | List | all payroll deductions: | | | | | | | | |
| 0. | 5a. | Tax, Medicare, and Social Security deductions | 5a. | . \$ | | .00 | \$ | | N/A | |
| | 5b. | Mandatory contributions for retirement plans | 5b. | | | .00 | \$— | | N/A | _ |
| | 5c. | Voluntary contributions for retirement plans | 5c. | | | .00 | \$ - | | N/A | _ |
| | 5d. | Required repayments of retirement fund loans | 5d. | | | .00 | \$_ | | N/A | _ |
| | 5e. | Insurance | 5e. | | | .00 | \$_ | | N/A | - |
| | 5f. | Domestic support obligations | 5f. | \$ | | .00 | \$ | | N/A | - |
| | 5g. | Union dues | 5g. | . \$ | | .00 | \$ | | N/A | _ |
| | 5h. | Other deductions. Specify: | 5h. | | | | + \$ | | N/A | _ |
| 6. | Add | the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. | _ 6. | \$ | 0. | .00 | \$ | | N/A | - |
| 7. | Calc | culate total monthly take-home pay. Subtract line 6 from line 4. | 7. | \$ | 0. | .00 | \$ | | N/A | - |
| 8. | 8a. 8b. | all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends | 8a. 8b. | | | .00 | \$ | | N/A N/A | |
| | 8c. | Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. | . \$ | | .00 | \$ | | N/A | |
| | 8d. | Unemployment compensation | 8d. | | | .00 | \$ — | | N/A | _ |
| | 8e. | Social Security | 8e. | | | | \$ | | N/A | - |
| | 8f. 8g. | Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income | | \$ | 0. | .00 | \$ \$ | | N/A N/A | - |
| | 8h. | Other monthly income. Specify: | 8h. | , | | .00 | · · — | | N/A | _ |
| 9. | Add | all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. | 9. | \$_ | 1,460. | | \$ | | N/A | - 기 |
| 10 | Cald | culate monthly income. Add line 7 + line 9. | 10. | e | 1,460.00 | . • | | N/A | = \$ | 1,460.00 |
| 10. | | the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. | Ψ | 1,400.00 | - Ψ | | IN/A | - Φ — | 1,460.00 |
| 11. | Inclu othe | e all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your refriends or relatives. Not include any amounts already included in lines 2-10 or amounts that are not accify: | depe | | . , | | | Schedule 11. | | 0.00 |
| 12. | | the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies | | | | | | 12. | \$ | 1,460.00 |
| 13. | Do y | ou expect an increase or decrease within the year after you file this form, No. | ? | | | | | | Combii monthl | ned y income |
| | _ | Ves Explain: | | | | | | | | |

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| Fill | in this information to identify you | ur case: | | 1 | | |
|------|--|--|--|--------------|-------------------------------------|---|
| Deb | wallace F Mite | chell | | Che | ck if this is: An amended filing | |
| | ouse, if filing) | | | | A supplement show 13 expenses as of | ving postpetition chapter the following date: |
| Unit | ed States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLII | NOIS | | MM / DD / YYYY | |
| 1 | e number nown) | | | | | |
| | fficial Form 106J | _ | | 1 | | |
| | chedule J: Your E | | | | | 12/15 |
| info | | possible. If two married people a ded, attach another sheet to this or question. | | | | |
| Par | t 1: Describe Your Househ Is this a joint case? | nold | | | | |
| | ■ No. Go to line 2. □ Yes. Does Debtor 2 live in | n a separate household? | | | | |
| | □ No | file Official Form 106J-2, <i>Expense</i> | es for Separate House | ehold of Deb | otor 2. | |
| 2. | Do you have dependents? | ■ No | | | | |
| | Do not list Debtor 1 and Debtor 2. | ☐ Yes. Fill out this information for each dependent | Dependent's relat Debtor 1 or Debto | | Dependent's age | Does dependent live with you? |
| | Do not state the dependents names. | | | | | □ No □ Yes |
| | | | | | | □ No |
| | | | | | | ☐ Yes ☐ No |
| | | | | | | ☐ Yes |
| | | | | | | □ No |
| 3. | Do your expenses include | . | | | | ☐ Yes |
| 0. | expenses of people other that yourself and your dependent | | | | | |
| Est | | g Monthly Expenses ur bankruptcy filing date unless ankruptcy is filed. If this is a sup | | | | |
| the | lude expenses paid for with no value of such assistance and ficial Form 106I.) | on-cash government assistance have included it on <i>Schedule I:</i> | if you know Your Income | | Your exp | enses |
| 4. | The rental or home ownersh payments and any rent for the | ip expenses for your residence. ground or lot. | Include first mortgag | e 4. S | \$ | 0.00 |
| | If not included in line 4: | | | | | |
| | 4a. Real estate taxes | | | 4a. S | \$ | 835.00 |
| | 4b. Property, homeowner's, | | | 4b. S | . | 140.00 |
| | | pair, and upkeep expenses | | 4c. S | · | 30.00 |
| 5 | | on or condominium dues nts for your residence, such as h | ome equity loans | 4d. § | · | 0.00 650.00 |

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| Debt | Wallace F Mitchell | Case num | ber (if known) | |
|----------|---|--------------|-------------------|----------------------------|
| 6. | Utilities: | | | |
| J. | 6a. Electricity, heat, natural gas | 6a. | \$ | 150.00 |
| | 6b. Water, sewer, garbage collection | 6b. | | 0.00 |
| | 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. | | 130.00 |
| | 6d. Other. Specify: | 6d. | · - | 0.00 |
| 7. | Food and housekeeping supplies | — 7. | · | 200.00 |
| 7. 8. | Childcare and children's education costs | 7. 8. | \$ | 0.00 |
| | | o. 9. | · | |
| | Clothing, laundry, and dry cleaning | | · <u> </u> | 30.00 |
| | Personal care products and services | 10. | · | 0.00 |
| | Medical and dental expenses | 11. | \$ | 75.00 |
| 2. | Transportation. Include gas, maintenance, bus or train fare. | 12. | \$ | 165.00 |
| 3 | Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. | · | 0.00 |
| | Charitable contributions and religious donations | 14. | · | 0.00 |
| | _ | 14. | Ψ | 0.00 |
| | Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | | | |
| | 15a. Life insurance | 15a. | \$ | 0.00 |
| | 15b. Health insurance | 15b. | · | 0.00 |
| | 15c. Vehicle insurance | 15b. | · | 120.00 |
| | 15d. Other insurance. Specify: | 15d. | · | |
| , | · | 130. | Φ | 0.00 |
| э. | Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: | 16. | \$ | 0.00 |
| 7 | Installment or lease payments: | | Ψ | 0.00 |
| ۲. | 17a. Car payments for Vehicle 1 | 17a. | \$ | 0.00 |
| | 17b. Car payments for Vehicle 2 | 17b. | · - | 0.00 |
| | 17c. Other. Specify: | 176. 17c. | · | |
| | | | * | 0.00 |
| , | 17d. Other. Specify: | 17d. | Φ | 0.00 |
| 5. | Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18. | \$ | 0.00 |
| a | Other payments you make to support others who do not live with you. | | \$ | 0.00 |
| ٠. | Specify: | 19. | <u> </u> | 0.00 |
|) | Other real property expenses not included in lines 4 or 5 of this form or on <i>Sched</i> | | our Income | |
| | 20a. Mortgages on other property | 20a. | | 0.00 |
| | 20b. Real estate taxes | 20b. | | 0.00 |
| | 20c. Property, homeowner's, or renter's insurance | 20c. | · | 0.00 |
| | 20d. Maintenance, repair, and upkeep expenses | 20d. | · | 0.00 |
| | 20e. Homeowner's association or condominium dues | 20d. 20e. | · | 0.00 |
| 4 | | | | |
| 1. | Other: Specify: | | +\$ | 0.00 |
| 2. | Calculate your monthly expenses | | | |
| | 22a. Add lines 4 through 21. | | \$ | 2,525.00 |
| | 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 | | \$ | , <u> </u> |
| | 22c. Add line 22a and 22b. The result is your monthly expenses. | | \$ | 2,525.00 |
| | 220. Add and 220. The result is year monthly expenses. | | | 2,323.00 |
| 3. | Calculate your monthly net income. | | | |
| | 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. | \$ | 1,460.00 |
| | 23b. Copy your monthly expenses from line 22c above. | 23b. | -\$ | 2,525.00 |
| | | | | , |
| | 23c. Subtract your monthly expenses from your monthly income. | | | 4 005 00 |
| | The result is your monthly net income. | 23c. | \$ | -1,065.00 |
| | | | | |
| 4. | Do you expect an increase or decrease in your expenses within the year after you | | | |
| | For example, do you expect to finish paying for your car loan within the year or do you expect your n modification to the terms of your mortgage? | nortgage | payment to increa | ise or decrease because of |
| | _ | | | |
| | ■ No. | | | |
| | □ Yes Explain here: | | | |

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| Fill in t | his infor | mation to identify your | case: | | | | | |
|----------------------|-------------|-----------------------------------|--------------------------|---------------|--------------------|--------------------|---------------------------------------|---|
| Debtor | 1 | Wallace F Mitche | II | | | | | |
| | | First Name | Middle Name | La | st Name | | | |
| Debtor (Spouse if | _ | First Name | Middle Name | l a | st Name | | | |
| (Spouse II | i, illing) | First Name | Middle Name | La | st Name | | | |
| United | States Ba | ankruptcy Court for the: | NORTHERN DISTRIC | CT OF ILLING | DIS | | | |
| Case n | umher | | | | | | | |
| (if known) | _ | | | | | | ☐ Check if this is an | |
| | | | | | | | amended filing | |
| | | | | | | | | |
| | | | | | | | | |
| | | <u>m 106Dec</u> | | | | | | |
| Dec | larat | tion About a | ın Individua | ıl Debt | or's Sch | edules | 12/15 | ; |
| | | | | | | | | _ |
| If two m | arried pe | eople are filing togethe | r, both are equally resp | onsible for | supplying correc | ct information. | | |
| You mu | st file thi | is form whenever vou fi | le bankruptcv schedul | es or amend | ed schedules. M | laking a false sta | tement, concealing property, or | |
| obtainir | ng mone | y or property by fraud in | n connection with a ba | | | | 000, or imprisonment for up to 20 | |
| years, o | or both. 1 | 8 U.S.C. §§ 152, 1341, 1 | 519, and 3571. | | | | | |
| | | | | | | | | |
| | Sig | n Below | | | | | | |
| | 0.9 | | | | | | | _ |
| Di | d vou pa | ay or agree to pay some | one who is NOT an att | ornev to heli | o vou fill out ban | kruptcy forms? | | |
| | , o p | ., or agree to pay come | | ······ | . , | | | |
| | No | | | | | | | |
| п | l Yes I | Name of person | | | | Attach Ra | nkruptcy Petition Preparer's Notice, | |
| | 1 100. 1 | | | | | | on, and Signature (Official Form 119) | |
| | | | | | | | | |
| Hn | der nens | alty of perjury, I declare | that I have read the su | mmary and | schodules filed v | with this declarat | ion and | |
| | | e true and correct. | that I have read the 3d | illinary and | scriedules med v | with this acciarat | ion and | |
| | | | | ., | | | | |
| Х | | llace F Mitchell ce F Mitchell | | X | Signature of De | obtor 2 | | |
| | | re of Debtor 1 | | | Signature of De | 5DIOI Z | | |
| | | | | | | | | |
| | Date _I | February 8, 2017 | | | Date | | | |
| | | | | | | | | |

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| Fill i | n this inforr | mation to identify yo | ur case: | | | | | |
|-----------------|-------------------------|--------------------------|-------------------|---------------------------|--|---------------------|----------------|-------------------------------------|
| Debt | tor 1 | Wallace F Mitcl | hell | | | | | |
| | | First Name | Middle N | lame | Last Name | | | |
| Debt | tor 2 se if, filing) | First Name | Middle N | Jame | Last Name | | | |
| ` . | | | | | | | | |
| Unite | eu States da | nkruptcy Court for the | NORTHER | N DISTRICT C | OF ILLINOIS | | | |
| Case (if kno | e number _ | | | | | | | haala Malaba ta aa |
| (II KIIO | wii) | | | | | | _ | heck if this is an mended filing |
| | | | | | | | | S |
| Off | icial Fo | rm 107 | | | | | | |
| | | | Affaire fo | r Individ | duals Filing for | Rankruntcy | , | 4/1 |
| | | | | | | | | |
| infor | mation. If m | nore space is needed | d, attach a sepa | | re filing together, both a this form. On the top of | | | |
| numl | per (if know | n). Answer every qu | estion. | | | | | |
| Part | 1: Give I | Details About Your N | larital Status ar | nd Where You | Lived Before | | | |
| 1. | What is you | r current marital sta | tus? | | | | | |
| | ☐ Married | ı | | | | | | |
| | ■ Not mai | | | | | | | |
| 2 | During the I | act 2 years have ye | u lived enveyber | o other then | where you live new? | | | |
| 2. | During the i | ast 3 years, nave yo | u iived anywnei | e other than v | where you live now? | | | |
| | ■ No | | | | | | | |
| | ☐ Yes. Lis | st all of the places you | lived in the last | 3 years. Do no | ot include where you live r | now. | | |
| | Debtor 1 Pr | rior Address: | | ates Debtor 1 ed there | Debtor 2 Prior | Address: | | Dates Debtor 2 lived there |
| 3. | Within the la | ast 8 years, did you | ever live with a | spouse or leg | al equivalent in a comm | unity property stat | e or territory | ? (Community property |
| states | s and territor | ies include Arizona, C | alifornia, Idaho, | Louisiana, Nev | vada, New Mexico, Puerto | Rico, Texas, Wash | ington and W | isconsin.) |
| | No | | | | | | | |
| | ☐ Yes. Ma | ake sure you fill out S | chedule H: Your | Codebtors (Of | ficial Form 106H). | | | |
| Part | 2 Expla | in the Sources of Yo | ur Income | | | | | |
| | | | | | | | | |
| | | | | | g a business during this all businesses, including p | | evious calen | dar years? |
| | | | | | e together, list it only once | | | |
| | ■ No | | | | | | | |
| | _ | I in the details. | | | | | | |
| | | | Debtor 1 | | | Debtor 2 | | |
| | | | Sources of in | ncome | Gross income | Sources of in | come | Gross income |
| | | | Check all that | | (before deductions and | | | (before deductions |
| | | | | | exclusions) | | | and exclusions) |

Case 17-80259 Doc 1 Filed 02/08/17 Entered 02/08/17 15:39:38 Desc Main Page 31 of 46 Document Case number (if known) Wallace F Mitchell Debtor 1 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source (before deductions Describe below. d by an

| | | | | | exclusions |) | | | and exclusions) | |
|------|---|--|---|---|---|--|---|-----------------------------------|---|--|
| | From January 1 of current year until the date you filed for bankruptcy: | | | SSI Benefits | | \$3,378.00 | | | | |
| | | endar year: o December | 31, 2016) | SSI Benefits | | \$20,217.60 | | | | |
| | | ndar year be o December | | SSI Benefits | nefits \$18,948.00 | | | | | |
| Part | 3: Li | st Certain Pa | ayments You | Made Before You File | d for Bankruptcy | | | | | |
| | Are eith □ No. | Neither Dindividual During the No. Yes | ebtor 1 nor D primarily for a e 90 days befor Go to line 7 List below e paid that crunot include | each creditor to whom you editor. Do not include payments to an attorney to not 4/01/19 and every 3 | consumer debts. (asehold purpose." cy, did you pay any bu paid a total of \$6 syments for domest of for this bankruptcy | / creditor a total of the control of | of \$6,425* or mo one or more pay tions, such as ch | re? vments and thild support a | ne total amount you nd alimony. Also, do | |
| | ■ Yes | | | r both have primarily one you filed for bankrupt | | creditor a total | of \$600 or more? | • | | |
| | | ■ No. | Go to line 7 | | | | | | | |
| | | □ Yes | include pay | each creditor to whom you ments for domestic supp this bankruptcy case. | | | | , , | | |
| | Credito | or's Name an | d Address | Dates of p | ayment To | tal amount paid | Amount you still owe | Was this p | ayment for | |

Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. **Insider's Name and Address Dates of payment Total amount** Amount you Reason for this payment paid still owe

Case 17-80259 Doc 1 Filed 02/08/17 Entered 02/08/17 15:39:38 Desc Main Document Page 32 of 46 Debtor 1 Wallace F Mitchell Case number (if known) 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider **Insider's Name and Address** Amount you Reason for this payment Dates of payment Total amount paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Firstmerit Bank NA Successor, et **Foreclosure McHenry County Clerk** Pending al v. Mitchell. Wallce F. 2200 N. Seminary Ave. □ On appeal 15 CH 606 Woodstock, IL 60098 □ Concluded 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property

Explain what happened

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No

Yes. Fill in the details.

Creditor Name and Address Describe the action the creditor took Date action was Amount taken

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

П Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

Describe the gifts

No

Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600

the gifts per person Person to Whom You Gave the Gift and Address: friends non-valuable firearms and accessories \$1,500.00 over the past few vears

Person's relationship to you: friends

Value

Dates you gave

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Wallace F Mitchell Page 33 of 46

| Debt | tor 1 Wallace F Mitchell | • | | Case number (| if known) | |
|--------|--|-----------------------|--|--------------------|--|---------------------------|
| | | | | | | |
| | Within 2 years before you filed for bank ■ No □ Yes. Fill in the details for each gift or o | | | ns with a total | value of more than | \$600 to any charity? |
| | Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Coo | | Describe what you contributed | | Dates you contributed | Value |
| Part | 6: List Certain Losses | | | | | |
| | Within 1 year before you filed for bankru or gambling? | uptcy or | since you filed for bankruptcy, did y | ou lose anytl | hing because of thef | t, fire, other disaster |
| | ■ No □ Yes. Fill in the details. | | | | | |
| | Describe the property you lost and how the loss occurred | Include | the amount that insurance has paid. Loc claims on line 33 of Schedule A/B: | ist pending | Date of your loss | Value of property lose |
| Part | 7: List Certain Payments or Transfer | s | | | | |
| (| Within 1 year before you filed for bankru consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition No | preparin | g a bankruptcy petition? | | | rty to anyone you |
| | Yes. Fill in the details. | | Description and value of any man | | Data waymant | A |
| | Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You | | Description and value of any prop transferred | erty | Date payment or transfer was made | Amount of payment |
| | Bruning & Associates, P.C. 333 Commerce Drive Suite 900 Crystal Lake, IL 60014 | | attorney fee | | 2/7/17 | \$1,800.00 |
| 1 | Within 1 year before you filed for bankru promised to help you deal with your cre Do not include any payment or transfer tha | ditors or | to make payments to your creditor | behalf pay o s? | r transfer any prope | rty to anyone who |
| | ■ No | | | | | |
| | Yes. Fill in the details. | | | | | |
| | Person Who Was Paid Address | | Description and value of any prop transferred | erty | Date payment or transfer was made | Amount of payment |
| 1 1 | Within 2 years before you filed for bank transferred in the ordinary course of you include both outright transfers and transfer include gifts and transfers that you have al | ur busine s made a | ess or financial affairs? as security (such as the granting of a s | | | |
| | Yes. Fill in the details. | | | | | |
| | Person Who Received Transfer Address | | Description and value of property transferred | | any property or received or debts change | Date transfer was made |

Person's relationship to you

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Debtor 1 Wallace F Mitchell Case number (if known)

| 19. | Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. | | | | | | |
|-----|--|--|--------------------------------|------------|---|---|--|
| | Name of trust | Description and v | alue of the pro | perty tran | sferred | Date Transfer was made | |
| Par | 8: List of Certain Financial Accounts, Ins | truments, Safe Deposi | t Boxes, and S | torage Uni | ts | | |
| 20. | Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, assoc | r other financial accou | nts; certificates | s of depos | | | |
| | NoYes. Fill in the details. | | | | | | |
| | Name of Financial Institution and Address (Number, Street, City, State and ZIP Code) | Last 4 digits of account number | Type of acco instrument | unt or | Date account was closed, sold, moved, or transferred | Last balance before closing or transfer | |
| 21. | Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? | | | | | | |
| | ■ No □ Yes. Fill in the details. | | | | | | |
| | Name of Financial Institution Address (Number, Street, City, State and ZIP Code) | | Address (Number, Street, City, | | the contents | Do you still have it? | |
| 22. | Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? | | | | | | |
| | ■ No □ Yes. Fill in the details. | | | | | | |
| | Name of Storage Facility Address (Number, Street, City, State and ZIP Code) | Who else has or I to it? Address (Number, S State and ZIP Code) | | Describe | the contents | Do you still have it? | |
| Par | 9: Identify Property You Hold or Control f | or Someone Else | | | | | |
| 23. | Do you hold or control any property that son for someone. | neone else owns? Incl | ude any proper | ty you bor | rowed from, are storing f | or, or hold in trust | |
| | No■ Yes. Fill in the details. | | | | | | |
| | Owner's Name Address (Number, Street, City, State and ZIP Code) | Where is the prop (Number, Street, City, S Code) | | Describe | the property | Value | |
| | friends | storage shed & | garage | that Deb | ble odds and ends otor has offered to r friends with little availability | Unknown | |
| Par | 10: Give Details About Environmental Info | rmation | | | | | |

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

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Wallace F Mitchell Debtor 1

hazardous material, pollutant, contaminant, or similar term.

| Rep | ort all notices, releases, and proceedings that | at you know about, regardless of whe | n they occurred. | | | |
|-----|---|---|---|--|--|--|
| 24. | 4. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? | | | | | |
| | ■ No □ Yes. Fill in the details. | | | | | |
| | Name of site Address (Number, Street, City, State and ZIP Code) | Governmental unit Address (Number, Street, City, State an ZIP Code) | Environmental law, if you know it | Date of notice | | |
| 25. | Have you notified any governmental unit of | any release of hazardous material? | | | | |
| | ■ No □ Yes. Fill in the details. | | | | | |
| | Name of site Address (Number, Street, City, State and ZIP Code) | Governmental unit Address (Number, Street, City, State an ZIP Code) | Environmental law, if you know it | Date of notice | | |
| 26. | Have you been a party in any judicial or adn | ninistrative proceeding under any env | rironmental law? Include settlements ar | nd orders. | | |
| | ■ No □ Yes. Fill in the details. | | | | | |
| | Case Title Case Number | Court or agency Name Address (Number, Street, City, State and ZIP Code) | Nature of the case | Status of the case | | |
| Par | t 11: Give Details About Your Business or | Connections to Any Business | | | | |
| 27. | Within 4 years before you filed for bankrupt | cy, did you own a business or have a | ny of the following connections to any | business? | | |
| | ☐ A sole proprietor or self-employed i | n a trade, profession, or other activity | , either full-time or part-time | | | |
| | ☐ A member of a limited liability comp | any (LLC) or limited liability partnersh | nip (LLP) | | | |
| | ☐ A partner in a partnership | | | | | |
| | ■ An officer, director, or managing ex | ecutive of a corporation | | | | |
| | ☐ An owner of at least 5% of the voting | g or equity securities of a corporation | 1 | | | |
| | lacksquare No. None of the above applies. Go to F | Part 12. | | | | |
| | Yes. Check all that apply above and fill in the details below for each business. | | | | | |
| | Business Name Address | Describe the nature of the business | Employer Identification number | | | |
| | (Number, Street, City, State and ZIP Code) | Name of accountant or bookkeeper | Dates business existed | Do not include Social Security number or ITIN. | | |
| | Bucom, Inc. | two-way radios | EIN: 36-3059558 | | | |
| | 2219 Highwood Road McHenry, IL 60051 | | From-To 1979-2012 | | | |
| 28. | Within 2 years before you filed for bankrupt institutions, creditors, or other parties. | cy, did you give a financial statement | to anyone about your business? Include | de all financial | | |
| | ■ No | | | | | |
| | Yes. Fill in the details below. | | | | | |
| | Name Address (Number, Street, City, State and ZIP Code) | Date Issued | | | | |
| | 442. Sign Polow | | | | | |

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection Case 17-80259 Doc 1 Filed 02/08/17 Entered 02/08/17 15:39:38 Desc Main Document Page 36 of 46

Debtor 1 Wallace F Mitchell Case number (if known)

with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Wallace F Mitchell

Wallace F Mitchell

Signature of Debtor 2

Signature of Debtor 2

Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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| Fill in this inform | nation to identify your | case: | | | |
|--------------------------------------|--|------------------------|--|----------------------------|---|
| Debtor 1 | Wallace F Mitche | II | | | |
| | First Name | Middle Name | Last Name | | |
| Debtor 2 | First Name | NAS-Jalla Nilama | Leaf Messe | | |
| (Spouse if, filing) | First Name | Middle Name | Last Name | | |
| United States Bar | nkruptcy Court for the: | NORTHERN DIST | RICT OF ILLINOIS | | |
| Case number | | | | | |
| (if known) | | | | | ☐ Check if this is an |
| | | | | | amended filing |
| | | | iduals Filing Unde | er Chapter 7 | 7 12/15 |
| creditors have | claims secured by yo | ur property, or | | | |
| You must file this | ver is earlier, unless th | vithin 30 days after | ot expired. you file your bankruptcy petition e time for cause. You must also s | | |
| | ople are filing togethe d date the form. | r in a joint case, bot | h are equally responsible for sup | oplying correct inform | aation. Both debtors must |
| | and accurate as possib our name and case nu | | needed, attach a separate sheet | to this form. On the to | op of any additional pages, |
| Part 1: List Yo | our Creditors Who Hav | e Secured Claims | | | |
| | - | art 1 of Schedule D: | Creditors Who Have Claims Sec | ured by Property (Off | icial Form 106D), fill in the |
| | editor and the property t | hat is collateral | What do you intend to do with secures a debt? | the property that | Did you claim the property as exempt on Schedule C? |
| Creditor's Fi | rst Merit Bank | | ■ Surrender the property. | | ■ No |
| name: | | | ☐ Retain the property and redee | | |
| Description of | 2219 Highwood Ro | oad McHenry | Retain the property and enter | into a | ☐ Yes |
| property | IL 60051 McHenry | | Reaffirmation Agreement. Retain the property and [explain the property and propert | ain]: | |
| securing debt: | | | | | |
| | | | | | |
| For any unexpire in the information | n below. Do not list rea | ase that you listed i | in Schedule G: Executory Contra expired leases are leases that are the trustee does not assume it. 11 | e still in effect; the lea | |
| Describe your un | nexpired personal pro | perty leases | | Will | I the lease be assumed? |
| Loccorio nomo: | | | | - | |
| Lessor's name: Description of lea | sed | | | | NO |
| Property: | - | | | | Yes |
| | | | | | |
| Lessor's name: | nead. | | | | No |
| Description of lea Property: | iseu | | | | Yes |
| Lessor's name: | | | | | No |

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

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| Debtor 1 | Wallace F Mitchell | Case number (if known) |
|------------|--|---|
| Descript | ion of leased | |
| Property | | ☐ Yes |
| Lessor's | name: ion of leased | □ No |
| Property | | ☐ Yes |
| Lessor's | | □ No |
| Property | ion of leased ': | ☐ Yes |
| Lessor's | name: ion of leased | □ No |
| Property | | ☐ Yes |
| Lessor's | | □ No |
| Property | ion of leased ': | ☐ Yes |
| Part 3: | Sign Below | |
| | enalty of perjury, I declare that I have indicated my intention al that is subject to an unexpired lease. | pout any property of my estate that secures a debt and any personal |
| , <u> </u> | Wallace F Mitchell | x |
| | allace F Mitchell nature of Debtor 1 | Signature of Debtor 2 |
| Dat | February 8, 2017 | Date |

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

| Chapte | er 7: | Liquidation |
|--------|-------|--------------------|
| | \$245 | filing fee |
| | \$75 | administrative fee |
| + | \$15 | trustee surcharge |
| | \$335 | total fee |

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

| | \$200 | filing fee |
|---|-------|--------------------|
| + | \$75 | administrative fee |
| | \$275 | total fee |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

| | \$235 | filing fee |
|---|-------|--------------------|
| + | \$75 | administrative fee |
| | \$310 | total fee |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-80259 Doc 1 Filed 02/08/17 Entered 02/08/17 15:39:38 Desc Main Document Page 43 of 46

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

| In r | e _ | Wallace F Mitchell | | Case No. | | | |
|------|---|---|--|---|-------------------------------------|--|--|
| | | | Debtor(s) | Chapter | 7 | | |
| | | DISCLOSURE OF COMPENSAT | TION OF ATTOR | NEY FOR DE | EBTOR(S) | | |
| 1. | con | rsuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I compensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of or in | e petition in bankruptcy, o | or agreed to be paid | to me, for services rendered or to | | |
| | | For legal services, I have agreed to accept | | | 1,800.00 | | |
| | | Prior to the filing of this statement I have received | | \$ | 1,800.00 | | |
| | | Balance Due | | \$ | 0.00 | | |
| 2. | \$ | 335.00 of the filing fee has been paid. | | | | | |
| 3. | The | e source of the compensation paid to me was: | | | | | |
| | | ■ Debtor □ Other (specify): | | | | | |
| 4. | The | e source of compensation to be paid to me is: | | | | | |
| | | ■ Debtor □ Other (specify): | | | | | |
| 5. | | I have not agreed to share the above-disclosed compensation | on with any other person u | nless they are mem | bers and associates of my law firm. | | |
| | | I have agreed to share the above-disclosed compensation w copy of the agreement, together with a list of the names of | | | | | |
| 6. | In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: | | | | | | |
| | b. c. d. | Analysis of the debtor's financial situation, and rendering ad Preparation and filing of any petition, schedules, statement of Representation of the debtor at the meeting of creditors and Representation of the debtor in adversary proceedings and of [Other provisions as needed] | of affairs and plan which r confirmation hearing, and | nay be required; I any adjourned hea | | | |
| 7. | Ву | agreement with the debtor(s), the above-disclosed fee does i | not include the following s | service: | | | |
| | | CEF | RTIFICATION | | | | |
| this | | ertify that the foregoing is a complete statement of any agree kruptcy proceeding. | ment or arrangement for p | payment to me for re | epresentation of the debtor(s) in | | |
| | -eb | ruary 8, 2017 | /s/ Katerina Tsouk | alas-Heitkemper | | | |
| | Date | , | Katerina Tsoukala Signature of Attorney | | | | |
| | | | Bruning & Associa | ates, P.C. | | | |
| | | | 333 Commerce Dri | | | | |
| | | | Crystal Lake, IL 60 815-455-3000 Fax | | | | |
| | | | kheitkemper@brui | ninglaw.com | | | |
| | | | Name of law firm | | | | |

Case 17-80259 Doc 1 Filed 02/08/17 Entered 02/08/17 15:39:38 Desc Main Document Page 44 of 46 BRUNING & ASSOCIATES, P.C.

BANKRUPTCY ENGAGEMENT AND FEE AGREEMENT

| This Agreement, dated February 7, 2017, , is made between woulde F. Mitchell, referred to in this agreement as "Client," and Bruning & Associates, P.C. of 333 Commerce Drive, Suite 900, Crystal Lake, Illinois, McHenry County, Illinois, referred to in this Agreement as "B&A" |
|--|
| Client employs B&A to represent Client with respect to the filing of a Chapter 7 Bankruptcy petition and to pursue and/or to defend certain matters related thereto as delineated in the list below. |
| CHAPTER 7 BANKRUPTCIES Initials: Mrm |
| Client agrees to pay B&A the amount of \$1800.00 in full at the time of signing of this agreement. The flat fee of \$1800.00 for the Chapter 7 includes the \$335 fee to file the Chapter 7 Bankruptcy petition. Full payment is required at the time of signing, because, any fee relating to prepetition services in a Chapter 7 case which is not paid prior to the filing of Client's case is subject to being discharged in Client's case. |
| SERVICES INCLUDED: |
| Analysis of client's financial situation, and rendering advice to the client in determining whether to file a Chapter 7 petition in Bankruptcy; Preparation and filing of any Chapter 7 petition, schedules, statement of affairs and plan which may be required; Representation of the client at the meeting of the creditors and any adjourned hearings thereof; Exemption planning; Preparation and filing of reaffirmation agreements and applications as needed; |
| SERVICES EXCLUDED: |
| Representation of the client in adversary proceedings and other contested bankruptcy matters. Representation of the debtor(s) in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceedings. Representation of client in any foreclosure, small claims, or other collection actions. Preparation and filing of motions pursuant to USC 522(f)(2)(A) for avoidance of liens on household goods or other property. Representation of the client in Excluded Matters as set forth in paragraphs 1 and 2 above shall be at the hourly rate of \$250.00. |
| BRUNING & ASSOCIATES, P.C. Date: 2-7-17 By: |
| Client represents that client has carefully read and fully understood every word in this agreement and agrees to its terms and conditions, and agrees to faithfully comply with them. |
| Client Signature Welfut Mefull Date: 2-7-17 |
| Printed Name: WALLACE F. MITCHELL |
| Client Signature Date: |

Printed Name:

United States Bankruptcy Court Northern District of Illinois

| In re | Wallace F Mitchell | | Case No. | | | | |
|-------|--|---|----------------------------------|--------------|--|--|--|
| | | Debtor(s) | Chapter 7 | | | | |
| | VERIFICATION OF CREDITOR MATRIX | | | | | | |
| | | Number of | f Creditors: | 4 | | | |
| | The above-named Debtor(s) (our) knowledge. | hereby verifies that the list of credi | itors is true and correct to the | e best of my | | | |
| Date: | February 8, 2017 | /s/ Wallace F Mitchell Wallace F Mitchell | | | | | |

Amex
Po Box 297871
Fort Lauderdale, FL 33329

Cap1/mnrds 26525 N Riverwoods Blvd Mettawa, IL 60045

First Merit Bank 295 First Merit Cir Akron, OH 44307

Thd/cbna Po Box 6497 Sioux Falls, SD 57117